

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mickey R. Rhoades
Denise J. Rhoades
Debtors

Case No. 15-01495-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DaneishaD
Form ID: 309A

Page 1 of 2
Total Noticed: 35

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db/jdb aty Mickey R. Rhoades, Denise J. Rhoades, 14857 Hyson School Road, Stewartstown, PA 17363
+Brian C Nicholas, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +John F Goryl, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
4630941 #+Advantage Physical Therapy Assoc., 2821 E. Prospect Road, York, PA 17402-9213
4630942 Anesthesia Associates of York, PO Box 70240, Philadelphia, PA 19176-0240
4630945 +Constellation New Energy, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
4638256 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4630948 +Memorial Hospital, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
4672422 +Memorial Hospital of York, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
4630950 +OSS Orthopaedic Hospital, PO Box 347371, Pittsburgh, PA 15251-4371
4630951 +Pediatric Care of York, P.C., 2675 Joppa Road, York, PA 17403-5160
4630954 +The Women's Healthcare Group, 1693 South Queen Street, York, PA 17403-4609
4630955 +Victoria W. Chen, Esquire, Ste 500-BNY Mellon Indep. Ctr, 701 Market Street, Philadelphia, PA 19106-1538
4630956 +York Hospital, 1001 South George St., York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mikecaumesq@comcast.net Dec 16 2019 19:35:31 Michael R Caum, PO Box 272, Shrewsbury, PA 17361
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Dec 16 2019 19:36:19 United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4636148 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 16 2019 19:33:58 CACH, LLC, PO Box 10587, Greenville SC 29603-0587
4630943 +EDI: RMSC.COM Dec 17 2019 00:13:00 CareCredit/Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
4630944 +EDI: CITICORP.COM Dec 17 2019 00:13:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
4682891 +EDI: CITICORP.COM Dec 17 2019 00:13:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
4643418 E-mail/Text: camanagement@mtb.com Dec 16 2019 19:35:57 M&T BANK, PO BOX 1288, Buffalo, NY 14240
4630946 E-mail/Text: camanagement@mtb.com Dec 16 2019 19:35:57 M&T Bank, One Fountain Plaza, Buffalo, NY 14203
4630947 +E-mail/Text: apierce@nrsolutionsllc.com Dec 16 2019 19:36:29 M&T Bank, c/o National Recovery Solutions, PO Box 322, Lockport, NY 14095-0322
4630949 +E-mail/Text: Bankruptcies@nragroup.com Dec 16 2019 19:36:45 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4682903 EDI: PRA.COM Dec 17 2019 00:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4924066 +EDI: Q3G.COM Dec 17 2019 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
4924065 EDI: Q3G.COM Dec 17 2019 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4630952 EDI: SEARS.COM Dec 17 2019 00:13:00 Sears Credit Cards, PO Box 6283, Sioux Falls, SD 57117-6283
4635641 +EDI: STF1.COM Dec 17 2019 00:13:00 SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
4630953 E-mail/Text: bankruptcymortgage@suntrust.com Dec 16 2019 19:35:59 Suntrust Bank, Research & Fulfillment, PO Box 305053, Nashville, TN 37230-5053
4665721 EDI: ECAST.COM Dec 17 2019 00:13:00 eCAST Settlement Corporation assignee of Citibank, NA, POB 29262, New York NY 10087-9262

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

Brian C Nicholas on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
John F Goryl on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael R Caum on behalf of Debtor 2 Denise J. Rhoades mikecaumesq@comcast.net
Michael R Caum on behalf of Debtor 1 Mickey R. Rhoades mikecaumesq@comcast.net
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Mickey R. Rhoades	Social Security number or ITIN	xxx-xx-4535
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Denise J. Rhoades	Social Security number or ITIN	xxx-xx-3811
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 4/10/15
Case number:	1:15-bk-01495-HWV	Date case converted to chapter	7 12/2/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mickey R. Rhoades	Denise J. Rhoades
2. All other names used in the last 8 years		
3. Address	14857 Hyson School Road Stewartstown, PA 17363	14857 Hyson School Road Stewartstown, PA 17363
4. Debtor's attorney Name and address	Michael R Caum PO Box 272 Shrewsbury, PA 17361	Contact phone 717 227-8039 Email: mikecaumesq@comcast.net
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: lyoung@cgalaw.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 12/16/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 22, 2020 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/22/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

